

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Kathleen Tyson-Quah

Application No.: 10/815,190

Confirmation No.: 7517

Filed: March 31, 2004

Art Unit: 3696

For: REDUCING RISK IN A PAYMENT-BASED
TRANSACTION BASED UPON AT LEAST
ONE USER-SUPPLIED RISK PARAMETER
INCLUDING A CLEAN PAYMENT LIMIT

Examiner: F. Poinvil

RESPONSE TO EX PARTE QUAYLE OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

INTRODUCTORY COMMENTS

In response to the Office Action dated June 10, 2009, please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.